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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	f	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Roger	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Smith	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or maiden names.		
ausaoo	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 5360	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification numbe	9 xx - xx-	9 xx - xx-
(ITIN)		

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About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business a names About Debtor 2 (Spouse Only in a Joint Case): I have not used any business names or EINs. Business name Business name Business name EIN	
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years I have not used any business names or EINs. Business name Include trade names and	
and Employer Identification Numbers (EIN) you have used in the last 8 years Business name Business name Business name Business name Business name	
Numbers (EIN) you have used in the last 8 years Business name Business name Business name Business name	
Include trade names and	
EIN	
5. Where you live If Debtor 2 lives at a different address:	
7629 S. Marshfield Ave Number Street Number Street	
Chicago Illinois 60620 City State Zip Code City State Zip Code	
Cook	
County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. County If Debtor 2's mailing address is different from you fill it in here. Note that the court will send any notices this mailing address.	
Number Street Number Street	
City State Zip Code City State Zip Code	
Oity State Zip Code Oity State Zip Code	
6. Why you are Check one: Check one:	
to file for bankruptcy Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	ive
I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	408.)

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Debtor 1 Roger		Smith		Case number (if kno	own)
First Name	Middle Name	Last Name	_		
Part 2: Tell the Court Ab	out Your Bankruptcy	Case			
 The chapter of the Bankruptcy Code you are choosing to file under 		ef description of each, see <i>No</i> 010)). Also, go to the top of pa			C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details abo cashier's check, may pay with a command individuals to Paragram in a command individuals to Paragram in a command in a	ut how you may pay. Typica or money order If your attoredit card or check with a prefee in installments. If you ay Your Filing Fee in Installments or the property of the waived (You may be not required to, waive your ty line that applies to your formal or money or the same and the same are the same a	ally, if your corney is re-printo choose ments (Correquest ramily signally	ou are paying the submitting you ed address. ethis option, sign official Form 103 this option only ad may do so onlize and you are used and yo	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for SA</i>). If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District		When When When	MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction jud			b you want to stay in your residence? St You (Form 101A) and file it with

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Smith Debtor 1 Roger __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Roger
 Smith
 Case number (if known)

 Last Name

Part 5: Explain Your Effor	orts to Receive a Briefing About Credit Counseling								
	About Debtor 1:		About Debtor 2 (Sp	oouse Only in a Joint Case):					
15. Tell the court	You must check one:		You must check one:						
whether you have received briefing about credit counseling.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, and I received a appletion.					
The law requires that you receive a briefing		the certificate and the payment plan, eveloped with the agency.		the certificate and the payment plan, veloped with the agency.					
about credit counseling before you file for bankruptcy. You must truthfully	counseling ager	fing from an approved credit ncy within the 180 days before I aptcy petition, but I do not have a mpletion.	counseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.					
check one of the following choices. If you cannot do so, you are not eligible to file.		ter you file this bankruptcy petition, copy of the certificate and payment		er you file this bankruptcy petition, copy of the certificate and payment					
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement. To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.		ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the					
creditors can begin collection activities again.	requirement, atta efforts you made unable to obtain it what exigent circu			ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this					
		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.					
	receive a briefing must file a certifica with a copy of the	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.		If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, alon with a copy of the payment plan you developed, if any If you do not do so, your case may be dismissed.					
		the 30-day deadline is granted only imited to a maximum of 15 days.		the 30-day deadline is granted only mited to a maximum of 15 days.					
	I am not require counseling beca	d to receive a briefing about credit ause of:	I am not require counseling beca	d to receive a briefing about credit ause of:					
	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.					
	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.					
	Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.					
	about credit cour	are not required to receive a briefing aseling, you must file a motion for ounseling with the court.	about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.					

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Debtor 1 Roger	Middle Nesses	Smith	Case number (if know	wn)
Part 6: Answer These Que	Middle Name estions for Reporting	Last Name Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by an No. Go to I Yes. Go to 16b. Are your debts money for a bu No. Go to I Yes. Go to	s primarily consumer do individual primarily for ine 16b. line 17. s primarily business del siness or investment or ine 16c. line 17.	a personal, family, or house	bts that you incurred to obtain ne business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing und			roperty is excluded and administrative red creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	5,0	00-5,000 01-10,000 ,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct. If I have chosen to fill of title 11, United Stunder Chapter 7. If no attorney represe out this document, I	e under Chapter 7, I am ates Code. I understand ents me and I did not pa have obtained and read	aware that I may proceed, i the relief available under ea y or agree to pay someone the notice required by 11 L	the information provided is true and feligible, under Chapter 7, 11,12, or 13 ach chapter, and I choose to proceed who is not an attorney to help me fill J.S.C. § 342(b). Code, specified in this petition.
	I understand making connection with a baboth. 18 U.S.C. §§ 1	a false statement, conce	ealing property, or obtainin t in fines up to \$250,000, c 71.	g money or property by fraud in or imprisonment for up to 20 years, or
	/s/ Roger Smith		Signature o	f Debtor 2
	Executed on _	1/13/2017	Executed	on
		MM / DD / YYYY		MM / DD / YYYY

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Debtor 1 Roger		Smith	Case number (if kr.	no wn)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the i	nformation in the schedu	les filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Sean McNulty		Date	1/13/2017
	Signature of Attorney f	or Debtor	MM	/I / DD / YYYY
	Sean McNulty			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374030	Email address	smcnulty@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Roger		Smith
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number (If known)			(State)

	Check if	this	is	an
_	amende	d filii	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$750.00
1c. Copy line 63, Total of all property on Schedule A/B	\$750.00
t 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	40.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	<u>\$0.00</u>
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$79,000.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	-
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$47,892.00
Your total liabilities	\$126,892.00
rt 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)	\$962.00
·	\$962.00
Schedule I: Your Income (Official Form 106I)	\$962.00 \$970.00

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Smith Debtor 1 Roger _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$0.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$79,000.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$79,000.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inform	nation to identify your ca	ase:						
Debtor 1		Roger			Smith				
Debtor 1		First Name	Middle N	lame	Last Name				
Debtor 2 (Spouse, if fil	ing)	First Name	Middle N	lame	Last Name				
United Sta	ites Ba	nkruptcy Court for the:	Northern		District of Illinois				
Case num	ber				(State)				
` '	ıl Fo	orm 106A/B							Check if this is an amended filing
		A/B: Prope	rtv						12/1
In each ca category v responsibl write your	tegory vhere e for s name	y, separately list and d you think it fits best. E supplying correct infor and case number (if k	escribe items. Li Be as complete a mation. If more s nown). Answer e	nd ace pace very	asset only once. If an accurate as possible. If to is needed, attach a sequestion.	wo married peop parate sheet to t	le are this for	filing together, both a	re equally
					y residence, building, la				
	No. G	or nave any legal or equitor to Part 2 Where is the property?	uitable interest i			,			lala in a su su su a li a a Dut i
1.1	Street	address, if available, or o	other description		at is the property? Cheon Single-family home Duplex or multi-unit build			the amount of any secu	claims or exemptions. Put red claims on Schedule D: hims Secured by Property. Current value of the
					Condominium or cooper Manufactured or mobile			entire property?	portion you own?
	Numb	per Street State	Zip Code		Land Investment property Timeshare Other			Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
	,			Wh one	o has an interest in the	property? Check	(Check if this is co (see instructions)	mmunity property
					Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	nly		_	
					At least one of the debto per information you wish perty identification num	n to add about th	nis iten	n, such as local	
If you	own o	r have more than one, lis	st here:	Wh	at is the property? Chec	ck all that apply		Do not deduct secured	claims or exemptions. Put
1.2	Street	address, if available, or o	other description		Single-family home Duplex or multi-unit build Condominium or cooper	ding ative		the amount of any secu	red claims on Schedule D: nims Secured by Property. Current value of the portion you own?
				H	Manufactured or mobile Land	home			
	Numb			Ħ	Investment property Timeshare			Describe the nature of interest (such as fee state the entireties, or a life	simple, tenancy by
	City	State	Zip Code	Wh		property? Check	(Check if this is co (see instructions)	mmunity property
				H	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	nly			
					At least one of the debto	rs and another	nie iten	n euch as local	
					perty identification nun		no iteli	ii, sucii as lucal	

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Debtor 1		Middle Name	Smith Last Name	Case number	r (if known)	
1.3Stre	First Name eet address, if available, or other mber Street	description	Last Name What is the property? Check all that is single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other Who has an interest in the proper Debtor 1 only	at apply.	Do not deduct secured the amount of any secu	imple, tenancy by e estate), if known.
	the dollar value of the portions attached for Part 1. Write	p on you own for a that number h	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a comperty identification number: all of your entries from Part 1, incomere.	d about this item,		
Do you o			in any vehicles, whether they ar also report it on Schedule G: Execut	-	-	
3. Cars, va		vehicles, motoro	cycles			
3.1	Make Model: Year: Approximate mileage:		Who has an interest in the prone. Debtor 1 only Debtor 2 only	operty? Check	the amount of any secu Creditors Who Have Cla	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions)	and another	Current value of the entire property?	Current value of the portion you own?
3.2	Make Model: Year:		Who has an interest in the prone. Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a		Current value of the entire property?	Current value of the portion you own?

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	Roger First Name	Middle Name	Smith Last Name	Case numbe		
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the pone. Debtor 1 only Debtor 2 only		Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)	and another	entire property?	portion you own?
3.4	Make Model: Year: Approximate mileage:		Who has an interest in the pone. Debtor 1 only Debtor 2 only	roperty? Check	Do not deduct secured the amount of any secu <i>Creditors Who Have Cla</i> Current value of the	red claims on Schedule ims Secured by Propert Current value of the
	Other information:		Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communi instructions)	and another	entire property?	portion you own?
Wat	ercraft aircraft motor ho	mes ATVs and othe	r recreational vehicles other	ehicles and acce	esories	
Exar	nples: Boats, trailers, motors No Yes	•	recreational vehicles, other of fishing vessels, snowmobiles, m Who has an interest in the p one.	otorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exar	nples: Boats, trailers, motors No Yes Make	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communication.	otorcycle accessori roperty? Check / and another	es Do not deduct secured	red claims on Schedule ims Secured by Propen
Exar 4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the pone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors	otorcycle accessori roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	claims on Schedule ims Secured by Property Prope

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D	ebtor 1	Roger First Name	Middle Name	Smith Last Name	Case number (if known)	
Pa	art 3:		our Personal and Household Iten			
			e any legal or equitable interest i		ı items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		_	and furnishings liances, furniture, linens, china, kitchenwa	are		
<u>√</u>		Describe	Misc. Household Goods			\$350.00
		tronics lles: Television	s and radios; audio, video, stereo, and di	igital equipment; computer	s, printers, scanners; music	
✓	Yes. [Describe	Misc. Electronics			\$125.00
		•	ue and figurines; paintings, prints, or other a in, or baseball card collections; other coll			
		Describe				
		les: Sports, ph	rts and hobbies otographic, exercise, and other hobby ed is; carpentry tools; musical instruments	quipment; bicycles, pool ta	ables, golf clubs, skis; canoes	
✓	No	Dan awile a				
Ш	res. L	Describe				
			es, shotguns, ammunition, and related e	equipment		
✓	No Voc 1	Describe				
Ш	165. 1	Describe				
			clothes, furs, leather coats, designer wear	r, shoes, accessories		
	No Vec 1	Describe	Used Clothing			
⊻	163. L	Jeschbe	Osed Clothing			\$225.00
		-	ewelry, costume jewelry, engagement ring er	gs, wedding rings, heirlooi	m jewelry, watches, gems,	
<u>✓</u>	No Yes. [Describe	Misc. Jewelry			\$50.00
		n-farm animal les: Dogs, cat	s s, birds, horses			
✓	No					
	Yes. [Describe				
1	4. Any No	other persor	nal and household items you did not al	Iready list, including any	health aids you did not list	
		Describe				
			llue of all of your entries from Part 3, i	including any entries for	pages you have attached	\$750.00
						į l

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	First Name	Middle Name	Smith Last Name	Case number (if known)	
Part 4	-	Financial Assets	Lastivanie		
		y legal or equitable interest	in any of the followi	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C	amples: Money you ha	ve in your wallet, in your home, in	•	on hand when you file your petition Cash:	
		avings, or other financial accounts stitutions. If you have multiple ac	counts with the same ins	shares in credit unions, brokerage houses,	
	✓ Yes		Institution name:		
		17.1. Checking account:	Chase		\$0.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			
		17.9. Other financial account:			
		or publicly traded stocks , investment accounts with broker	rage firms, money market	t accounts	
	Yes	Institution or issuer name:			
	Non-publicly traded s an LLC, partnership, a	-	ted and unincorporate	d businesses, including an interest in	
ļ	✓ No Yes. Give specific information about them	Name of entity		% of ownership:	
	шөш				-

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Debt	tor 1 Roger		Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory no	ites, and money orders.	
	information about them	Issuer name:			
21.	Retirement or pension		thrift savings accounts	s, or other pension or profit-sharing plans	
	No No	IIA, EIIIOA, REOGII, 401(K), 400(b)	, tillit savings account	s, or other pension or prone-straining plans	
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:	_		
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	✓ No Yes	Issuer name and description:			
					_

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Debto	or 1 Roger		Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		n education IRA, in an account in 330(b)(1), 529A(b), and 529(b)(1).	n a qualified ABLE program, or un	der a qualified state tuition program.	
	✓ No Yes	Institution name and description. S	eparately file the records of any inter	ests.11 U.S.C. § 521(c):	
0.5					
25.		ble or future interests in propert or your benefit	y (other than anything listed in lii	ne 1), and rights or powers	
	✓ No Yes. Descri	ibe			
26.			s, and other intellectual property eeds from royalties and licensing ag		
	✓ No Yes. Descri				
	Tes. Descri				
27.		achises, and other general intang ding permits, exclusive licenses, co	libles operative association holdings, liquo	or licenses, professional licenses	
	✓ No				
	Yes. Desci	1De			
Mon	ey or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or proper Tax refunds ov				portion you own?
					portion you own? Do not deduct secured
	Tax refunds ov No Yes. Give s	ved to you pecific information		Federal:	portion you own? Do not deduct secured
	Tax refunds ov ✓ No Yes. Give s about you a	pecific information them, including whether lready filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov ✓ No Yes. Give s about you a	pecific information			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov No Yes. Give s about you a and ti	pecific information them, including whether lready filed the returns the tax years	support, child support, maintenance	State:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns the tax years	support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds ov No Yes. Give s about you a and ti Family support Examples: Past	pecific information them, including whether lready filed the returns ne tax years	support, child support, maintenanc	State: Local: Local: Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds ov No Yes. Give s about you a and th Family support Examples: Past No Yes. Give s Other amounts Examples: Unpa	pecific information them, including whether lready filed the returns ne tax years	nents, disability benefits, sick pay, va	State: Local: Divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ov No Yes. Give s about you a and th Family support Examples: Past No Yes. Give s Other amounts Examples: Unpa	pecific information them, including whether lready filed the returns ne tax years t due or lump sum alimony, spousal pecific information	nents, disability benefits, sick pay, va	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ov No Yes. Give s about you a and th Family support Examples: Past No Yes. Give s Other amounts Examples: Unpa	pecific information them, including whether lready filed the returns ne tax years	nents, disability benefits, sick pay, va	State: Local: Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 Roger		Smith	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance police Examples: Health, disability, of		vings account (HSA); credit, I	nomeowner's, or renter's insurance	
	Yes. Name the insurance of each policy and list its	company	pany name:	Beneficiary:	Surrender or refund value
32.	Any interest in property the If you are the beneficiary of a property because someone h	living trust, expect proceed		cy, or are currently entitled to receive	_
	No Yes. Describe				
33.	Claims against third partie Examples: Accidents, employ	· ·		a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and unlice to set off claims	— _l uidated claims of every	nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you di	— d not already list			
	Yes. Describe				
36.	Add the dollar value of all of for Part 4. Write that number	-			
Part	5: Describe Any Busine	ess-Related Propert	v You Own or Have an I	nterest In. List any real estate in Pa	rt 1.
	Do you own or have any leg				
07.	No. Go to Part 6. Yes. Go to line 38.	and equitable interest	The day business related p	operty.	Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or co	nmissions you already e	earned		
	Yes. Describe				
39.		= -	lems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, ele	ctronic devices
	✓ No Yes. Describe				

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Deb	tor 1 Roger			Case number (if known)		
ı	First Name	Middle Name	Last Name			
40.	Machinery, fixtures, ed	quipment, supplies you use in bu	siness, and tools of your trade			
	✓ No					
	Yes. Describe					
	_					
41.	Inventory					
	✓ No					
	Yes. Describe					
40	1.1					
42.	Interests in partnershi	ps or joint ventures				
	✓ No	Name of	on titu:	% of ownership:		
	Yes. Give specific	Name of	erruty.	70 Of Ownership.		
	information about them					
	шеш					
40	O					
43. (Customer lists, mailing	lists, or other compilations				
	✓ No					
	Yes. Do your lists in	clude personally identifiable inform	ation (as defined in 11 U.S.C. § 1	01(41A))?		
	☐ No					
	Yes. Descri	ihe				
	163. 263611					
44.	Any business-related p	property you did not already list				
	√ No					
	ightharpoonup					
	Yes. Give specific information					
						
					_	
		ll of your entries from Part 5, inc r here		u have attached		
•						
Part		rm- and Commercial Fishin	g-Related Property You Ov	vn or Have an Interest In.		
	If you own or have an	interest in farmland, list it in Part 1.				
46.	Do you own or have ar	ny legal or equitable interest in	any farm- or commercial fishing	g-related property?		
	No. Go to Part 7.				Current value of the	
	Yes. Go to line 47.				portion you own? Do not deduct secured cla	aims
					or exemptions	
47.	Farm animals					
	Examples: Livestock, po	oultry, farm-raised fish				
	✓ No					
	Yes. Describe					
	_					

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Deb	tor 1 Roger	Middle Neme	Smith	Case number (if known)	
40	First Name	Middle Name	Last Name		
48.	Crops-either growing of	or harvested			
	✓ No				
	Yes. Describe				
49	Farm and fishing equin	ment, implements, machinery, fix	tures and tools of trade		
10.		o.i.,p.o.i.o.i.o,do.iii.o.y, ii.	turos, and toolo or trado		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	No No				
	Yes. Describe				
	Too. Boconbo				
51.	Any farm- and commer	cial fishing-related property you	did not already list		
	✓ No				
	Yes. Describe				
				Г	
		of your entries from Part 6, inclu		=	
lor Pa	art 6. Write that number	here			
Part	7 Describe All Pro	perty You Own or Have an Int	erest in That You Did	Not List Above	
		erty of any kind you did not alrea			
		s, country club membership	•		
	✓ No				l
	Yes. Give specific				-
	information				
54. A	dd the dollar value of all	of your entries from Part 7. Write	that number here		>
Part	2. List the Totals of	Each Part of this Form			
rait	o. List the rotals of				
55. I	Part 1: Total real estate	, line 2		>	
1	part 2 total vehicles, line			_	
57. F	Part 3: Total personal an	d household items, line 15	\$750.00	<u>_</u>	
58. F	art 4: Total financial as	sets, line 36			
59. I	Part 5: Total business-re	elated property, line 45		_	
		ishing-related property, line 52		_	
				_	
61.1	Part 7: Total other prope	erty not listed, line 54			
62.	Total personal property.	Add lines 56 through 61	\$750.00		+ \$750.00
				Copy personal property total	
					\$750.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62.			

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Roger		Smith	
	First Name	Middle Name	Last Name	,
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Gtate)	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Clair	m as Exempt						
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Misc. Household Goods Line from Schedule A/B: 06	\$350.00	\$350.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description: Checking account, Chase Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?					

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Deb	otor 1 Roger	S	Smith Case number (if known)	
	First Name Mide	dle Name L	ast Name	
Par	t 2: Additional Page			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B		
	Brief			735 ILCS 5/12-1001(a)
	description:	\$225.00	\$225.00	
	Used Clothing		100% of fair market value, up to any	_
	Line from Schedule A/B: 11		applicable statutory limit	
	Brief			735 ILCS 5/12-1001(b)
	description:	\$50.00	\$50.00	
	Misc. Jewelry			_
	Line from Schedule A/B: 12		100% of fair market value, up to any applicable statutory limit	
	Brief			735 ILCS 5/12-1001(b)
	description:	\$125.00	\$125.00	
	Misc. Electronics			_
	Line from Schedule A/B: 07		100% of fair market value, up to any applicable statutory limit	

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			realization reage ==				
Fill in thi	s information to identify your	case:					
Debtor 1	Roger		Smith				
	First Name	Middle Name	Last Name	_			
Debtor 2				_			
(Spouse, if	filing) First Name	Middle Name	Last Name				
United S	states Bankruptcy Court for the	e: Northern	District of Illinois				
			(State)	-			
Case nu (If known)	mber			-			
Offic	ial Form 106D						Check if this is an amended filing
Sch	edule D: Cred	itors Who Ha	ve Claims Secu	ıred by l	Prope	erty	12/15
more spa			e are filing together, both are nber the entries, and attach it				
1. Do	any creditors have claims	s secured by your proper	ty?				
✓	No. Check this box and su	ubmit this form to the court	with your other schedules. You	have nothing els	se to report	t on this form.	
□	Yes. Fill in all of the information	ation below.					
Part 1:	List All Secured Claims	3					
for		creditor has a particular claim,	red claim, list the creditor separat list the other creditors in Part 2. g to the creditor's name.	,	duct the	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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Fill in	this inforr	mation to identify your c	case:					
Debto	r 1	Roger		Smith				
Debto	r 2	First Name	Middle Name	Last Name				
	e, if filing)	First Name	Middle Name	Last Name				
United	I States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case r	number n)			(Otato)				
Offic	cial Fo	orm 106E/F				Checl	k if this is an	amended filing
Sch	nedu	le E/F: Cre	editors Who	Have Unsecure	d Claims			12/1
other properties of the entering known Part 1	oarty to a 06A/B) a that are tries in the list / Do any cr	any executory contract and on Schedule G: Exe listed in Schedule D: (he boxes on the left. At All of Your PRIORIT	s or unexpired leases the ecutory Contracts and U Creditors Who Hold Clai		xecutory contracts). Do not include a ce is needed, copy	s on <i>Schedul</i> iny creditors the Part you	e <i>A/B: Prope</i> with partial need, fill it	erty (Official ly secured out, number
2. L	sted, iden As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mo	is. If a claim has both pri s in alphabetical order acc re than one creditor holds	s more than one priority unsecured claim ority and nonpriority amounts, list that coording to the creditor's name. If you ha a particular claim, list the other creditors s for this form in the instruction booklet	laim here and show we more than two pr s in Part 3.	both priority a	and nonpriori	ty amounts.
,		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,		,	Total claim	Priority amount	Nonpriority amount
2.1	Illinois D	epartment of Healthcare	& Family Service	Last 4 digits of account number			\$79,000.00	
		creditor's Name	,	Last 4 digits of account number When was the debt incurred?	n/a	· · · · · ·	<u>· </u>	
	Number			As of the date you file, the claim is				
				apply.	orrook an trial			
	Springfie		62701	Contingent				
	City Who inc	State urred the debt? Check	Zip Code one.	Unliquidated Disputed				
	✓ Debi	tor 1 only		Type of PRIORITY unsecured claim				
	Deb	tor 2 only		Domestic support obligations	•			
	Deb	tor 1 and Debtor 2 only		Taxes and certain other debts you	ı owe the			
	At le	east one of the debtors ar	nd another	government				
	Che	ck if this claim relates	to a community debt	Claims for death or personal injur intoxicated	y while you were			
	Is the cl	aim subject to offset?		Other. Specify				
	Yes							
2.2	Ortiz, Ad	a C				\$0.00	\$0.00	\$0.00
	Priority C	Creditor's Name th Grand Ave E		Last 4 digits of account number When was the debt incurred?	 n/a			
	Number	Street		_				
				As of the date you file, the claim is apply.	: Check all that			
	Springfie	eld Illinois	62704	Contingent				
	City	State urred the debt? Check	Zip Code	Unliquidated				
		tor 1 only	one.	Disputed				
	Deb	tor 2 only		Type of PRIORITY unsecured claim	:			
	Deb	tor 1 and Debtor 2 only		✓ Domestic support obligations Taxes and certain other debts you	owe the			
	At le	east one of the debtors ar	nd another	government	. Jwo uib			
	_	ck if this claim relates	to a community debt	Claims for death or personal injur intoxicated	y while you were			
	✓ No	aim subject to offset?		Other. Specify				

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Smith Debtor 1 Roger Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 AD ASTRA RECOVERY SERV \$97.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/1/2016 7330 W 33RD ST N STE 118 Number Street As of the date you file, the claim is: Check all that apply. Contingent **WICHITA** 67205 Kansas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: SPEEDY **✓** No Other. Specify CASH 128 Yes AT&T 4.2 \$882.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 105262 n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Atlanta Georgia 30348 Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **|** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify _ Cell Phone Bills Is the claim subject to offset? **✓** No Yes Capital One Bank \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Po Box 5253 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Carol Stream 60197 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **|** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Judgment Is the claim subject to offset? **✓** No Yes

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Smith Debtor 1 Roger Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CARFINANCE.COM 4.4 \$8,381.00 Last 4 digits of account number Nonpriority Creditor's Name 7525 IRVINE CENTER DR ST When was the debt incurred? 10/1/2015 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **IRVINE** 92618 California City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Car Loan- Debtor no longer owns Other. Specify car. Is the claim subject to offset? **✓** No Yes City of Chicago Parking \$4,300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 N. LaSalle St # 107A n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60602 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Parking Tickets **V** Other. Specify _ Is the claim subject to offset? **✓** No Yes CREDIT COLLECTION SERV 4.6 \$589.00 Last 4 digits of account number 7667 Nonpriority Creditor's Name 10/1/2016 When was the debt incurred? 725 Canton St Number Street As of the date you file, the claim is: Check all that apply. Contingent 02062 Norwood Massachusetts Unliquidated Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only $\overline{}$ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or

✓ No

Yes

At least one of the debtors and another

Is the claim subject to offset?

Check if this claim relates to a community debt

V

Other. Specify _

divorce that you did not report as priority claims

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: COMCAST

CHICAGO

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Debtor 1 Roger Smith Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	CREDIT MANAGEMENT LP	- Last 4 digits of account number 9646	\$293.00
	Nonpriority Creditor's Name 4200 INTERNATIONAL PKWY	When was the debt incurred? 4/1/2016	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	0.4770.11.70.11.77	Contingent	
	CARROLLTON Texas 75007 City State Zip Code	- Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset? No	001 Collection; Collecting for ORIGINAL CREDITOR: WOW Other. Specify CHICAGO	
	Yes	· · · · · · · · · · · · · · · · · · ·	
4.8	First Loans	- Last 4 digits of account number	\$450.00
	Nonpriority Creditor's Name 1916 E. 95th Street	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		- Contingent	
	01:	Unliquidated	
	ChicagoIllinois60617CityStateZip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 and Debtor 2 and	Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Payday Loans	
	Is the claim subject to offset?		
	Yes		
4.9	Illinois Tollway		\$215.00
4.5	Nonpriority Creditor's Name	- Last 4 digits of account number	φ213.00
	2700 Ogden Ave Number Street	When was the debt incurred?n/a	
	Legal Dept	As of the date you file, the claim is: Check all that apply.	
	Legal Dept	- Contingent	
	Downers Grove Illinois 60515	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify Tollway Violations	
	Is the claim subject to offset?		
	No		
	Yes		

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Smith Debtor 1 Roger Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** PORTFOLIO RECOVERY ASSOCIATE 4.10 \$665.00 Last 4 digits of account number Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated NORFOLK 23502 Virginia City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ Debt Is the claim subject to offset? **✓** No Yes Spot Loan 4.11 \$500.00 Last 4 digits of account number _ Nonpriority Creditor's Name 914 Chief Little Shell St When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Belcourt North Dakota 58316 Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Payday Loans Other. Specify ___ Is the claim subject to offset? **✓** No Yes 4.12 Tall Grass Finance \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 647, Santa Ysabel n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated California 92070 Santa Ysabel City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ____ Payday Loans Is the claim subject to offset? **✓** No

Yes

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Smith Debtor 1 Roger Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 Titlemax \$2,500.00 Last 4 digits of account number Nonpriority Creditor's Name 12434 Western Avenue #1 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60406 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Title Loans Is the claim subject to offset? **✓** No Yes Xchange Leasing, LLC \$25,000.00 4.14 Last 4 digits of account number _ Nonpriority Creditor's Name Po Box 122954 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Fort Worth Texas 76121 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify <u>Lease- Debtor no longer has car.</u> Is the claim subject to offset? **✓** No Yes Zingo Cash 4.15 \$920.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 11/1/2015 200 Fairway Drive Number Street As of the date you file, the claim is: Check all that apply. Contingent Vernon Hills Illinois 60061 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 12 InstallmentLoan Is the claim subject to offset? **✓** No

Yes

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 Debtor 1 First Name
 Roger
 Smith Smith
 Case number (if known)

 Last Name
 Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$79,000.00 Total claims 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$79,000.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar \$47,892.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$47,892.00 6j. Total. Add lines 6f through 6i.

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Roger		Smith	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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			Do	cument Paç	ge 31 of	67
Fill in	this infor	mation to identify your o	case:			1
Debto	ır 1	Roger		Smith		
		First Name	Middle Name	Last Name		
Debto (Spous	or 2 e, if filing)	First Name	Middle Name	Last Name		
United	d States B	Sankruptcy Court for the:	Northern	District of Illinois		
	number			(State)		
(If know	rn)					Check if this is an
-						amended filing
Off	icial	Form 106H				
Sch	edul	e H: Your Co	debtors			12/15
2.	California No	he last 8 years, have yo a, Idaho, Louisiana, Neva b. Go to line 3. ss. Did your spouse, for No	ada, New Mexico, Puerto Ric	co, Texas, Washington,	and Wiscon	nunity property states and territories include Arizona, sin.) In the name and current address of that person.
	_	Name of your spouse,	former spouse, or legal equi	valent		
		Number Street				
		City	State	Zip (Code	
3.	again as	s a codebtor only if tha	t person is a guarantor or	cosigner. Make sure	you have lis	pouse is filing with you. List the person shown in line 2 sted the creditor on Schedule D (Official Form 106D), , Schedule E/F, or Schedule G to fill out Column 2.
	Column	1: Your codebtor				olumn 2: The creditor to whom you owe the debt heck all schedules that apply:
3.1	Smith, V	'era				Schedule D, line

Official Form 106H Schedule H: Your Codebtors page 1

Zip Code

Number

City

Street

State

Schedule E/F, line 4.1

Schedule G, line __

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		Boodinone rago (3 <u>2</u> 0. 0.		
Fill in this information	o identify your case:				
Debtor 1 Roger		Smith			
First Nam	e Middle Nam	e Last Name	Che	ock if this is:	
Debtor 2 (Spouse, if filing) First Nam	e Middle Nam	e Last Name	—	An amended filing	
United States Bankruptc		District of Illinois		A supplement showing post-petition chapter expenses as of the following date:	
the: Case number		(State)			
(If known)				MM / DD / YYYY	
Official Form	<u> 1061</u>				
Schedule I: Y	our Income			12	
information about your	spouse. If you are separated is needed, attach a separate swer every question.	l and your spouse is not fil	ing with you, do	r spouse is living with you, include not include information about your ional pages, write your name and case	
1. Fill in your employme	ent	Debtor 1		Debtor 2	
information.	Employment status	Employed		Employed Not Employed	
If you have more than attach a separate page information about add	with tional	Not Employed			
employers. Include part time, seas	Occupation				
self-employed work.					
Occupation may included or homemaker, if it app		Number Street		Number Street	
		City	State Zip Code	City State Zip Code	
	How long employed there?		State Zip Code	City State Zip Code	
Part 2: Give Details	About Monthly Income				
spouse unless you are s If you or your non-filing s	eparated. pouse have more than one emplo			vrite \$0 in the space. Include your non-filing	
тюге space, ацаст а se	parate sheet to this form.	F	or Debtor 1	For Debtor 2 or non-filing spouse	
	wages, salary, and commissions (aid monthly, calculate what the mon		\$0.00		
3. Estimate and list m	onthly overtime pay.	3.	+ \$0.00		
4. Calculate gross inc	ome. Add line 2 + line 3.	4.	\$0.00		

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Debtor 1Roger	Smith	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or	
			non-filing spouse	
Copy line 4 here	→ 4	\$0.00		
5. List all payroll deductions:	_			
5a. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$0.00		
5h. Other deductions. Specify:	5h. +	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$.	5f + 5g 6.	\$0.00		
7. Calculate total monthly take-home pay. Subtract line 6 from line	ne 4. 7.	\$0.00		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar the total monthly net income.	nd 8a. <u> </u>	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, o dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenanc divorce settlement, and property settlement.	e, 8c. <u>.</u>	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$962.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benef under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		\$0.00		
8g. Pension or retirement income	8f. ₋	\$0.00		
8h. Other monthly income. Specify:	8g. 8h. +	\$0.00 +		
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8c				
5. Add all other income Add lines oa + ob + oc + od + oe + or +og	<u>-</u>	\$962.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling	spouse 10.	\$962.00 +	=	\$962.00
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your d	ependents, your roomm		
Specify:	oums mai ale noi av	unable to pay expelises	iisted in <i>Scriedule 3.</i> 11. +	- \$0.00
Specify.				<u> </u>
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$962.00
				Combined monthly income
13. Do you expect an increase or decrease within the year afte	r you file this form?			
✓ No.				
Yes. Explain:				

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		Docu	ment Page 34 of 67		
Fill in this inform	mation to identify	your case:			
Debtor 2	Roger First Name	Middle Name	Smith Last Name	Check if this is:	ng.
(Spouse, if filing) United States B	First Name ankruptcy Court for	Middle Name or the: Northern [Last Name District of Illinois (State)	A supplement sl	nowing post-petition chapter 13 he following date:
Case number (If known)	-			MM / DD / YYYY	,
Official	Form 106	6J			
Schedule	e J: Your I	 Expenses			12/15
information. If r		s possible. If two married people ar eded, attach another sheet to this on.			
	cribe Your Hou	sehold			
	to line 2	in a separate household?			
	No				
	Yes. Debtor 2 n	nust file Official Forms 106J-2, Expen	ses for Separate Household of Debte	or 2.	
2. Do you have	e dependents?	No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2 Child	Dependent's age	Does dependent live with you?
					✓ Yes.
3. Do your exp expenses of than yourself and dependents	f people other d your	✓ No ☐ Yes			
-		oing Monthly Expenses			
Estimate your	expenses as of y of a date after the	our bankruptcy filing date unless y bankruptcy is filed. If this is a sup	•	•	
	•	non-cash government assistance i	-		Your expenses
	or home owners or the ground or lot	hip expenses for your residence. In t. 4.	clude first mortgage payments and		\$400.00
If not incl	uded in line 4:				

4a

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

\$0.00

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Roger Smith Case number (if known)
First Name Middle Name Last Name

First Name widdle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$70.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$233.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$50.00
10. Personal care products and services	10.	\$50.00
11. Medical and dental expenses	11.	\$27.00
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 	12.	\$20.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance.Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$120.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19. Other payments you make to support others who do not live with you. Specify:	40	
· · · · · · · · · · · · · · · · · · ·	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		
20e. Homeowner's association of condominatin dues	20e	\$0.00

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Debtor 1				Smith	Case number (if known)			
	First Name		Middle Name	Last Name				
21. Other.	. Specify:					21		\$0.00
22. Calcu	-		_	\$970.00				
	dd lines 4		_	\$0.00				
	. ,	` , ,	,, ,,	from Official Form 106J-2			_	\$970.00
			sult is your monthly exp	enses.		22.		
	•	monthly net inco						
23a. C	opy line 12	2 (your combined	monthly income) from S	Schedule I.		23a	_	\$962.00
23b. C	opy your i	monthly expenses	s from line 22 above.			23b	-	\$970.00
			ses from your monthly in	ncome.				(\$8.00)
Т	he result is	s your monthly ne	et income.			23c	_	
For exmortg	xample, do gage paym o es	you expect to fin	ish paying for your car l	ses within the year after can within the year or do y nodification to the terms of	ou expect your			

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Fill in this information to identify your case:					
Debtor 1	Roger		Smith		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(State)		

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to I	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
X	/s/ Roger Smith	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 1/13/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this	s informatio	n to identify your	case:					
Debtor 1	Rog			Smith				
		Name	Middle	Name Last Nam	е			
Debtor 2 (Spouse, if	filing) First	Name	Middle	Name Last Nam	е			
United S	tates Bankru	ptcy Court for the	: Northern	District of Illino	is			
Case nur	nber			(Stat	e)			
(If known)								Check if this is a
Offic	ial For	m 107						amended filing
State	ment c	of Financi	al Affairs f	or Individuals	Filina for	Bankrı	ıntcv	12/1
informat number	ion. If mor (if known).	e space is need Answer every o	led, attach a sep question.	narried people are filing arate sheet to this form	. On the top of			
Part 1:	Give Deta	ails About You	Marital Status	and Where You Lived	Before			
1. WI	nat is your o	current marital s	tatus?					
	Married							
✓	Not marri	ed						
2. Du	ring the las	st 3 years, have y	ou lived anywher	e other than where you li	ve now?			
	No Yes. List a	all of the places y	ou lived in the las	st 3 years. Do not include v	where you live n	ow.		
	Debtor 1:			Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
				there				there
					Same as	Debtor 1		Same as Debtor 1
	7659 S. S	seeley						_
	Number S	Street		From	Number Stre	et		From
				To				. То
	Chicago City	Illinois State	60620 Zip Code		City	State	Zip Code	
					Same as	Debtor 1		Same as Debtor 1
	7618 S. N	1arshfield		_				_
	Number S	Street	_	From	Number Stre	et		From
			2222	То	-			. То
	Chicago City	Illinois State	60620 Zip Code		City	State	Zip Code	
and	<i>territories</i> ind	clude Arizona, Cali	fornia, Idaho, Loui	pouse or legal equivalent siana, Nevada, New Mexico Codebtors (Official Form	Puerto Rico, Te			

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Case number (if known)

Smith

Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions exclusions) and exclusions) Est. SSI YTD \$842.00 From January 1 of current year until the date you filed for bankruptcy: Est. SSI \$10,104.00 For last calendar year: (January 1 to December 31, 2016 \$10,104.00 Est. SSI For the calendar year before that: (January 1 to December 31, 2015

Debtor 1 Roger

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Smith Debtor 1 Roger __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Roger				nith	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsio corp ager	ders include your orations of which	relatives; a h you are a for a busin	any general partners an officer, director, p ness you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insid Inclu	der? ide payments on	debts gua	for bankruptcy, or aranteed or cosigned t benefited an insi	d by an insider.	y payments or trans	sfer any property o	on account of a debt that benefited an
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Smith Debtor 1 Roger Case number (if known) First Name Middle Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Roger	Smith	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		ank or financial institution, set off any amo	unts from your
	✓ No ☐ Yes. Fill in the details.			
	_	Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street	Last A. Palla of account		
		Last 4 digits of account r	number: XXXX-	
10	City State Zip Code	ny of your proporty in the	naccassion of an assigned for the honefit at	oraditora a court
12.	Within 1 year before you filed for bankruptcy, was ar appointed receiver, a custodian, or another official?		possession of an assignee for the benefit of	creditors, a court-
	✓ No Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a to	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code Person's relationship to you			
	David to What Way County to City			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code Person's relationship to you			

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Deb	tor 1	Roger		Smith	Case number (if known	n)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed	d for bankruptcy, did y	ou give any gifts or contril	butions with a total value o	f more than \$600	to any charity?
	V	No					
	H		and gift or contribution	_			
	Ш	Yes. Fill in the details for e	each gill or contribution	1.			
		Gifts or contributions to	charities	Describe what you con	tributed	Date you	Value
		that total more than \$600	0			contributed	
		Charitula Nama					
		Charity's Name					
		-					
		Number Street					
		·					
		City State	Zip Code				
Part	6:	List Certain Losses					
15.			for bankruptcy or sinc	e you filed for bankruptcy	, did you lose anything beca	ause of theft, fire,	other disaster, or
	gan	ıbling?					
	V	No					
		Yes. Fill in the details.					
		Describe the property you	u lost and	Describe any insurance	e coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claims	s on line 33 of <i>Schedule</i>		
				A/B: Property.			
Part	7:	List Certain Payments	or Transfers				
	Incl	ude any attorneys, bankrupto No Yes. Fill in the details.	cy petition preparers, or	credit counseling agencies fo	or services required in your ba	nkruptcy.	
				Description and value of	any property	Date payment	Amount of
				transferred		or transfer was made	payment
		0 11 5					Φ0.00
		Semrad Law Firm		Attorney's Fee - 0.00		1/13/2017	\$0.00
		Person Who Was Paid					
		11101 S. Western Avenue Number Street					
		Nulliber Street					
		Chicago Illinois	60643				
		City State	Zip Code				
		,	P				
		Email or website address					
		None					
		Person Who Made the Payr	ment, if Not You				
		Person Who Was Paid					
		1 5/30/11 VVIIIO VVAS I AIU					
		Number Street	_				
		=====					
		-					
					The state of the s		
		City State	Zip Code				
			Zip Code				
		City State Email or website address	Zip Code				
			·				

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Debto		Roger		Smith	Case number (if known)		
		First Name	Middle Name	Last Name			
	help	hin 1 year before you filed o you deal with your credi not include any payment or	tors or to make paym		ur behalf pay or transfer	any property to a	nyone who promised to
	☑ □	No Yes. Fill in the details.					
				Description and value of an transferred	y property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	the Incl	ordinary course of your b	usiness or financial af and transfers made as s	ecurity (such as the granting of a			
				Description and value of an property transferred		y property or ceived or debts p	Date aid transfer was made
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code ou				
	ben	hin 10 years before you fil eficiary? ese are often called asset-pro No		d you transfer any property to a	self-settled trust or sim	ilar device of whi	ch you are a
		Yes. Fill in the details.		Description and value of t	he property transferred		Date
							transfer was made
		Name of trust					

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Smith Debtor 1 Roger Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Smith Debtor 1 Roger Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1				Sr	mith	Cas	e number <i>(ii</i>	known)		
		First Name		Middle Name	La	st Name					
26.		e you been a part	y in any judio	cial or administr	ative proce	eding under	any environmer	ntal law? In	clude settler	ments and ord	lers.
		Yes. Fill in the det	tails.								
	ш				Court or ag	ency		Nature (of the case		Status of the
					J	•					case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStre	et					
					City	State	Zip Code				Concluded
							•				
Part	t 11:	Give Details Al	bout Your E	Business or Co	onnections	s to Any Bu	siness				
27.	With	nin 4 years before	you filed for	bankruptcy, did	l you own a	business or	have any of the	following c	onnections t	o any busines	s?
		☐ A sole propri	iator or salf-a	mployed in a tra	ada nrofes	sion or other	r activity, either f	ull_time or r	art_time		
				oility company (L	-		=	ull-ullie or p	Jai t-tii i i c		
		_			LC) Or IIITIIL	au liability pa	artriership (LLP)				
		A partner in a	-								
		An officer, di	rector, or ma	anaging executiv	e of a corp	oration					
		An owner of	at least 5% c	of the voting or e	quity secur	ities of a corp	poration				
		No. None of the a	ahovo applio	s Go to Part 12							
	뇓					uu for ooob k	a unima a				
	Ш	Yes. Check all that	атарріу аро	ve and illi in the							
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
										cial Security i	number of ITIN.
		Business Name			_				EIN:		
					_						
		Number Street			Name	of account	ant or bookkeep	ner .	Dates busi	iness existed	
		City	State	Zip Code	_	or account	ant of bookkeep	,61	From	To	
		o.i.y	Otato	p					110111	10	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
									EIN:		
		Business Name							LIIV.		
		Number Street			_				Dates busi	iness existed	
		rumbor onder			Name	of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	To	
					Desc	ribe the natu	ure of the busine	ess			number Do not number or ITIN.
										olar Security I	namber of fills.
		Business Name			_				EIN:		
		Neurale au Oliveri			_				Dates bee	inono oviete d	
		Number Street			Name	e of account	ant or bookkeep	er	Dates busi	iness existed	
		City	State	Zip Code		. J. account	ant of bookkeep		From	To	
		- - ,							110111	10	

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Debto	or 1 Roger		Smith	Case number (if known)
	First Name	Middle Name	Last Name	
	Within 2 years before you filed creditors, or other parties. No Yes. Fill in the details below		ou give a financial statemer	nt to anyone about your business? Include all financial institutions,
			Date issued	
			Date Issueu	
	Name		MM/DD/YYYY	
	Number Street		_	
	City State	Zip Code	_	
Part	12: Sign Below			
	bankruptcy case can result in	fines up to \$250,000,		ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Roger Sm Signature of Deb			Signature of Debtor 2
	Signature of Dec	ntor r		
	Date 1/13/2017			Date
	olid you attach additional pages No Yes Vid you pay or agree to pay som			uals Filing for Bankruptcy (Official Form 107)? ankruptcy forms?
l .	No			
<u></u>	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:					
Debtor 1	Roger		Smith		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)		
Case number (If known)			(Otato)		

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debto	r Roger		Smith	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpire	ed Personal Property Lease	es	
informa	ation below. Do not list		leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
De	escribe your unexpired	personal property leases		Will the lease be assumed?
Le	ssor's name:			No Yes
	escription of leased operty:			
Le	ssor's name:			No Yes
	escription of leased operty:			
Le	ssor's name:			No Yes
	scription of leased operty:			
Le	ssor's name:			□ No □ Yes
	escription of leased operty:			
Le	ssor's name:			□ No □ Yes
	escription of leased operty:			
Le	ssor's name:			□ No □ Yes
	escription of leased operty:			
Le	ssor's name:			□ No □ Yes
	escription of leased operty:			_
Part 3:	Sign Below			
	er penalty of perjury, I perty that is subject to		my intention about any	property of my estate that secures a debt and any personal
×	/s/ Roger Smith		×	
5	Signature of Debtor 1		Się	gnature of Debtor 1
С	Date 1/13/2017 MM/DD/YYYY		Da	MM/DD/YYYY

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B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

		Northern District of	Illinois	
In re	Roger Smith		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF C	OMPENSATION O	F ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed compensation paid to me within one ye rendered or to be rendered on behalf of	ar before the filing of the petition	n in bankruptcy, or agreed to	o be paid to me, for services
	For legal services, I have agreed to acce	pt		\$1,115.00
	Prior to the filing of this statement I have	ve received		\$0.00
	Balance Due			\$1,115.00
2.	The source of the compensation paid to	o me was:		
	Debtor	Other (specify)		
3.	The source of the compensation paid to	o me is:		
	✓ Debtor	Other (specify)		
4.	I have not agreed to share the above members and associates of my law		any other person unless the	ey are
	I have agreed to share the above-di members or associates of my law fi the people sharing in the compensa	rm. A copy of the agreement, to		
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial bankruptcy;	nave agreed to render legal servio al situation, and rendering advice	ce for all aspects of the bank to the debtor in determinin	kruptcy case, including: ng whether to file a petition in
	b. Preparation and filing of any per	tition, schedules, statements of	affairs and plan which may l	be required;
	c. Representation of the debtor at	the meeting of creditors and cor	nfirmation hearing, and any	adjourned hearings thereof;
6.	By agreement with the debtor(s), the ab	ove-disclosed fee does not inclu	ude the following services:	
		CERTIFICATION	I	
	certify that the foregoing is a complete sor(s) in this bankruptcy proceedings.	statement of any agreement or a	rangement for payment to r	me for representation of the
	1/13/2017		/s/ Sean McNulty	
	Date		Signature of Attorney	
			Semrad Law Firm	
	_		Name of law firm	_

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Smith, Roger	Case No	
Debtor(s)		Oase No.	
		Chapter.	Chapter7
	VERIFIC	CATION OF CREDITOR MAT	TRIX
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their
Date:	1/13/2017	/s/ Smith, Roger Smith, Roger Signature of Del	

CARFINANCE.COM 7525 IRVINE CENTER DR ST IRVINE, CA, 92618

Zingo Cash 200 Fairway Drive Vernon Hills, IL, 60061

CREDIT COLLECTION SERV 725 Canton St Norwood, MA, 02062

CREDIT MANAGEMENT LP PO Box 118288 Carrollton, TX, 75011

AD ASTRA RECOVERY SERV 7330 W 33RD ST N STE 118 WICHITA, KS, 67205

Illinois Department of Healthcare & Family Service 509 S 6th St Springfield, IL, 62701

Ortiz, Ada C 201 South Grand Ave E Springfield, IL, 62704

Titlemax 9540 S Cicero Ave Oak Lawn, IL, 60453

Xchange Leasing, LLC 795 Folsom Street San Francisco, CA, 94107

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

Illinois Tollway PO Box 5544 Chicago, IL, 60680 PORTFOLIO RECOVERY ASSOCIATE 120 CORPORATE BLVD STE 1 NORFOLK, VA, 23502

AT&T PO Box 105262 Atlanta, GA, 30348

Tall Grass Finance P.O. Box 647, Santa Ysabel Santa Ysabel, CA, 92070

First Loans 1916 E. 95th Street Chicago, IL, 60617

Spot Loan 914 Chief Little Shell St Belcourt, ND, 58316

Capital One Bank c/o Denis Henry 1427 Roswell Rd. Marietta, GA, 30062

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Debtor 1 Roger First Name	Sm Middle Name Last		se number (if known)	
	estions for Reporting Purposes	t Name		
16. What kind of debts do you have?	16a. Are your debts primarily con "incurred by an individual properties of the line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily by money for a business or inviting No. Go to line 16c. ✓ Yes. Go to line 17. 16c. State the type of debts your	rimarily for a personal, fa usiness debts? Busines estment or through the o	amily, or household as debts are debts the operation of the bus	purpose." at you incurred to obtain siness or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter 7. Yes. I am filing under Chapter 7. expenses are paid that fund No. Yes. Yes.	. Do you estimate that after		
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	0 million 00 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
^{20.} How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	0 million 00 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
I have examined this petition, and I declare under penalty of perjury that the information provided correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, of title 11, United States Code. I understand the relief available under each chapter, and I choose the under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to report this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petit I understand making a false statement, concealing property, or obtaining money or property by fraction with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 2 to 18 U.S.C. § 150,1041,1510, and 1671.				ole, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in
	both. 18 U.S.C. §§ 152, 1341, 151 /s/ Roger Smith	E. Smits &	Signature of Debtor Executed on	MM / DD / YYYY

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Fill in this infor	mation to identify your c	ase:			
Debtor 1	Roger		Smith		
D. I	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States E	sankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)	***************************************				
Official	Form 106De	C			Check if this is a amended filing
Declarat	ion About an I	_ Individual Debi	tor's Schedule	es e	12/1
U.S.C. §§ 152, ·	1341, 1519, and 3571. Below				
Didway		one who is NOT as attack		-1	
	ay or agree to pay some	one who is NOT an attorn	iey to neip you fill out bai	nkruptcy forms?	
✓ No					
Yes.	lame of person		Attach Bankruptcy Signature (Official	√ Petition Preparer's Notice, Declaration, and Form 119).	!
				•	
	alty of perjury, I declare are true and correct.	that I have read the sum	nmary and schedules file	d with this declaration and	
4 -	Endon	Echanth	/		
/s/ Roger		1. Orrovo	Signatu	re of Debtor 2	
olynatule 0	I DODIUI I		Signatu	Te of Debtof 2	

Date

MM/DD/YYYY

Date 1/13/2017

MM/DD/YYYY

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Debtor 1			Smith	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before you editors, or other parties No Yes. Fill in the details	s.	ou give a financial staten	nent to anyone about your business? Include all financial institutions,
			Date issued	
	Name		MM/DD/YYYY	-
•	· · · · · · · · · · · · · · · · · · ·	•	<u> </u>	
	Number Street			
	City S	tate Zip Code	***************************************	
Part 12:	Sign Below			
a ba	nkruptcy case can resu	er Smith	or imprisonment for up to	erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature o			Signature of Debtor 2
	Date 1/13/	⁄2017		Date
Did y	ou attach additional pa	ages to Your Statement of	Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?
≌.	No Yes			
Did y	ou pay or agree to pay	someone who is not an at	torney to help you fill out	bankruptcy forms?
	No			
of the	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor	r Roger		Smith	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpire	ed Personal Property Lease	es	
MAN CONTRACTOR MANAGEMENT				Contracts and Unexpired Leases (Official Form 106G), fill in the
informa	ation below. Do not lis	t real estate leases. Unexpired	leases are leases that a	re still in effect; the lease period has not yet ended. You may
assume	e an unexpired person	al property lease if the trustee	does not assume it. 11 l	J.S.C. § 365(p)(2).
Des	scribe your unexpired	personal property leases		Will the lease be assumed?
				Printerior A I
Les	ssor's name:			. No
-464 c 460 c	2-7-2-100 P-2-1000 P-2000 W-1-2-100-100-100-100-100-100-100-100-100	POST STATE BOTTON A STATE OF THE STATE OF TH	and the second s	Wes
Des	scription of leased			
pro	perty:			
9-7 V.M. d4.			www.www.com.com.com.com.com.com.com.com.com.com	
Les	ssor's name:			No
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pro	perty:			
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Les	ssor's name:			□ No
				Yes
Des	scription of leased			
proj	perty:			
				The No.
Les	sor's name:			No
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	scription of leased			
pro	perty:			
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Les	sor's name:			No
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	cription of leased			
prop	perty:			
				No
Less	sor's name:			Annual Property No.
				Yes
	cription of leased			
biot	perty:			
				□ No
Less	sor's name:			linead '
	* * * *		994 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	Yes
	cription of leased			
prop	perty:			
nezaminak iso ya so	en en el sette de la Walen en el en en en al en al en al ex	the gradient of the Control of the C	ted 6 A. B. C. C. Stern de rousse and a second se.	en de kontrologische State (1995) en de state (1995) en de state (1995) en de state (1995) en de state (1995) P
Part 3:	Sign Below			
Unde	r penalty of periury. I d	declare that I have indicated m	v intention about any n	operty of my estate that secures a debt and any personal
prope	erty that is subject to	an unexpired lease.	y meantion about any pr	operty or my coluce that occures a dest and any personal
	prof-		= /	
X /	s/ Roger Smith	togel. Thu	×	
	gnature of Debtor 1	7		ture of Debtor 1
		W.	<i>></i> .g	
Da	ate 1/13/2017		Date	
	MM/DD/YYYY			MM/DD/YYYY

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Smith, Roger	Case No	
•	Debtor(s)	Case NO.	
		Chapter.	Chapter7
	VERIFI	CATION OF CREDITOR MA	TRIX
TI knowledge	he above named Debtors hereby veri e.	fy that the attached list of creditors is t	rue and correct to the best of their ,
Date:	1/13/2017	/s/ Smith, Roge Smith, Roger Signature of De	

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Debtor 1 Roger First Name	Middle Name	Smith	Case numbe	r <i>(if known</i>)		
This (Name	MIGGIE Maine	Last Name	Column A Debtor 1		Column B Debtor 2 or non-filing spouse	•
8. Unemployment compensation Do not enter the amount if you under the Social Security Act. In	contend that the amount recustead, list it here:	, 	\$0.00			
For you For your spouse	·	5962.00 50.00				
Pension or retirement incom- benefit under the Social Security	e. Do not include any amoun Act.	t received that was a	\$0.00			_
10.Income from all other source amount. Do not include any be payments received as a victim of international or domestic terrorispage and put the total below.	nefits received under the Soci f a war crime, a crime against	al Security Act or humanity, or	,		,	•
						_
Total amounts from separate pa	ges, if any.		+\$0.00	7 6	+	
11. Calculate your total current each	-	· ·	\$0.00	+		_ = \$0.00
column. Then add the total for	or Column A to the total for C	olumn B.		ا ل		
						Total current monthly income
	the Means Test Applies					
12. Calculate your current month12a. Copy your total current month	•	low these steps:		Copy lin	e 11 here →	\$0.00
Multiply by 12 (the numbe 12b. The result is your annual ir	• •	ı.			1	X 12 2b. \$0.00
13 Calculate the median family i	ncome that applies to you.	Follow these steps:				
Fill in the state in which you live	g The work to Co. cont. common	Winois				
Fill in the number of people in y	our household.	2				
Fill in the median family income household.	for your state and size of				1:	\$65,659.00
To find a list of applicable media instructions for this form. This little						
14. How do the lines compare?						
14a. Line 12b is less than of Go to Part 3.	r equal to line 13. On the top	of page 1, check box 1	, There is no presumpti	on of abus	se.	
14b. Line 12b is more than Go to Part 3 and fill ວເ	line 13. On the top of page 1 It Form 122A-2.	, check box 2, The pre	sumption of abuse is de	termined b	oy Form 122A-2.	
Part 3: Sign Below						
By signing here, I declare unde		formation on this staten	nent and in any attachm	ents is tru	e and correct.	
🗴 /s/ Roger Smith	ge E Smil	W x				
Signature of Debtor 1	/	S	ignature of Debtor 2			
Date 1/13/2017 MM/DD/YYYY		C	Pate 1/13/2017 MM/DD/YYYY			
If you checked line 14a, do N If you checked line 14b, fill o						

100

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,115.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign



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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 1/13/2017

ent Mile Client

Attorney